

# UNITED STATES BANKRUPTCY COURT

District of Pennsylvania

In re: Kathleen Riccardi, Ralph Riccardi  
Debtor(s)

Case No. 15-24529

Official Form 410S1

Chapter 13

## Notice of Mortgage Payment Change

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: CARRINGTON MORTGAGE SERVICES,

Court claim no. (if known): 2-1

Last four digits of any number  
you use to identify the debtor's x 4599  
account:

Date of payment change: 4/12/2020

Remediation has been completed and all credits/adjustments have been applied to account.  
To the extent any prior interest rate adjustments under the terms of the loan documents or prior  
escrow adjustments were not noticed in this court pursuant to Bankruptcy Rule 3002.1, after  
December 1, 2011 or Petition Date (whichever is later), Carrington has refunded or credited the  
Debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided  
under the loan documents, escrow analysis, or a notice previously filed with this Court  
pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment  
obligations under the terms of the promissory note, mortgage, or other loan documents.

Must be at least 21 days after  
date of this notice 921.46

New total payment:

Principal, interest and escrow, if any

## Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment? Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change.  
If a statement is not attached, explain why:

Current Escrow Payment: \$27.37

New Escrow Payment: \$193.24

## Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note? No

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.  
If a notice is not attached, explain why:

Current Interest Rate:

New Interest Rate:

Current principal and interest payment: 728.22

New principal and interest payment: 728.22

## Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above? No

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$755.59

New mortgage payment: \$921.46

#### Part 4: Sign Here

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

I am the creditor       I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/Diane Tran

Signature

Print: Diane Tran

Date: Mar 03, 2020

Title: Authorized Agent

Company: Liepold, Harrison & Associates, PLLC

Address: 701 Highlander Blvd., Ste. 270  
Arlington, TX 76015

Contact Phone: 800-349-1254

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